

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JACQUELINE Y WADE-ROWE

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.: 14-24276

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/24/2014 and confirmed on 12/19/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		107,486.00
Less Refunds to Debtor	1,044.09	
TOTAL AMOUNT OF PLAN FUND		106,441.91

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	13,500.00	
Trustee Fee	4,464.92	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		17,964.92

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	6,814.11	6,814.11	0.00	6,814.11
	Acct: 0957				
	URBAN LEAGUE OF GREATER PITTSBUF	2,015.00	2,015.00	0.00	2,015.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXURGH				
	M & T BANK	11,320.32	11,320.32	0.00	11,320.32
	Acct: 0925				
	ALLEGHENY COUNTY REDEVELOPMENT	0.00	4,057.28	0.00	4,057.28
	Acct: 0115				
	M & T BANK	0.00	26,048.58	0.00	26,048.58
	Acct: 0957				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct: 0957				
	ALLEGHENY COUNTY REDEVELOPMENT	8,258.09	8,258.09	0.00	8,258.09
	Acct: 0115				
	CAPITAL ONE AUTO FINANCE**	7,391.22	7,391.22	1,532.01	8,923.23
	Acct: 4663				
	PRA RECEIVABLES MANAGEMENT LLC -	17,731.78	17,731.78	1,983.65	19,715.43
	Acct: 2085				
					87,152.04

Priority					
	LAWRENCE W WILLIS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JACQUELINE Y WADE-ROWE	0.00	0.00	0.00	0.00
	Acct:				
	JACQUELINE Y WADE-ROWE	1,044.09	1,044.09	0.00	0.00
	Acct:				
	WILLIS & ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
	LAWRENCE W WILLIS ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	LAWRENCE W WILLIS ESQ	10,000.00	10,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX1-16				
	LAWRENCE W WILLIS ESQ	0.00	0.00	0.00	0.00

14-24276

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	Acct:				
	LAWRENCE W WILLIS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct: 0957				
*** N O N E ***					
Unsecured					
	DUQUESNE LIGHT COMPANY*	379.57	59.79	0.00	59.79
	Acct: 7465				
	PRA/PORTFOLIO RECOVERY ASSOC	358.57	56.48	0.00	56.48
	Acct: 9727				
	LVNV FUNDING LLC, ASSIGNEE	457.69	72.09	0.00	72.09
	Acct: 3361				
	DEPARTMENT STORES NATIONAL BANK	0.00	0.00	0.00	0.00
	Acct: XXX9805				
	FIRST NATIONAL COLLECTION++	0.00	0.00	0.00	0.00
	Acct: XXX3529				
	ONE MAIN FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: XXX3339				
	SPRINGLEAF FINANCIAL SERVICES INC(0.00	0.00	0.00	0.00
	Acct: XXX2650				
	PEOPLES NATURAL GAS CO LLC*	1,425.73	224.57	0.00	224.57
	Acct: 5775				
	CAPITAL ONE AUTO FINANCE - DIV CAPI	5,790.21	912.02	0.00	912.02
	Acct: 4663				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
					1,324.95
TOTAL PAID TO CREDITORS					88,476.99
TOTAL					
CLAIMED	0.00				
PRIORITY	53,530.52				
SECURED	8,411.77				

Date: 01/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
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Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JACQUELINE Y WADE-ROWE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-24276

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Jacqueline Y Wade-Rowe
DebtorCase No. 14-24276-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: pdf900Page 1 of 2
Total Noticed: 27

Date Rcvd: Jan 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2020.

db +Jacqueline Y Wade-Rowe, 2001 Delaware Ave, Pittsburgh, PA 15218-1818
 cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,
 Pittsburgh, Pa 15222-5413
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,
 Pittsburgh, PA 15212-5866
 13944491 +DSNB/MACYS, PO Box 8218, Mason, OH 45040-8218
 13997585 +Peoples Natural Gas Company LLC, 375 North Shore Drive, Suite 600,
 Pittsburgh, PA 15212-5866
 14334736 +Redevelopment Authority of Allegheny County, Allegheny County Economic Development,
 One Chatham Center, Suite 900, 112 Washington Place, Pittsburgh, PA 15219-3458

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 30 2020 03:45:23
 Capital One Auto Finance c/o AIS Portfolio Service, 4515 N. Santa Fe Ave., Dept APS,
 Oklahoma City, OK 73118-7901
 cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 30 2020 03:46:16
 Capital One Auto Finance c/o Ascension Capital Gro, 4515 N Santa Fe Ave., Dept. APS,
 Oklahoma City, OK 73118-7901
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 30 2020 03:58:56
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 13944487 +E-mail/Text: ally@ebn.phinsolutions.com Jan 30 2020 03:41:01 ALLY FINANCIAL,
 P.O. BOX 380901, Minneapolis, MN 55438-0901
 13960207 E-mail/Text: ally@ebn.phinsolutions.com Jan 30 2020 03:41:01
 Ally Financial serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
 13944488 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jan 30 2020 03:45:32
 Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
 13951985 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 30 2020 03:45:58
 Capital One Auto Finance c/o AIS, Potfolio, LP f/k/a AIS Data Services,
 d/b/a Ascension Capital Group, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
 14995689 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 30 2020 03:47:12
 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
 13944489 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 30 2020 03:46:13 Capital One Bank,
 P.O. Box 30281, Salt Lake City, UT 84130-0281
 13944490 +E-mail/PDF: creditonebknotifications@resurgent.com Jan 30 2020 03:45:30 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 14011545 +E-mail/Text: kbarkley@bernsteinlaw.com Jan 30 2020 03:42:27 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 13944492 +E-mail/Text: bankruptcy@fncbinc.com Jan 30 2020 03:40:50 FIRST NATIONAL COLLECTIO,
 610 WALTHAM WAY, Sparks, NV 89437-6695
 14006202 E-mail/PDF: resurgentbknotifications@resurgent.com Jan 30 2020 03:45:33
 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13944493 E-mail/Text: camanagement@mtb.com Jan 30 2020 03:41:18 M & T BANK, PO BOX 900,
 Millsboro, DE 19966
 13956045 E-mail/Text: camanagement@mtb.com Jan 30 2020 03:41:18 M&T BANK, PO BOX 1288,
 Buffalo, NY 14240
 13944494 E-mail/Text: camanagement@mtb.com Jan 30 2020 03:41:18 M&T Bank, P.O. Box 64679,
 Baltimore, MD 21264
 13944495 +E-mail/PDF: cbp@onemainfinancial.com Jan 30 2020 03:47:01 Onemain Financial,
 6801 Colwell Blvd, Irving, TX 75039-3198
 14657757 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 30 2020 03:47:14
 Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
 13999687 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 30 2020 03:45:24
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13944496 E-mail/PDF: cbp@onemainfinancial.com Jan 30 2020 03:45:14 Springleaf Financial Services,
 PO Box 3251, Evansville, IN 47731

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Capital One Auto Finance
 cr Duquesne Light Company
 cr M&T BANK

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: gamr
Form ID: pdf900

Page 2 of 2
Total Noticed: 27

Date Rcvd: Jan 29, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2020 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	M&T BANK andygornall@latouflawfirm.com
Brett A. Solomon	on behalf of Creditor	Ally Financial bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com
James Warmbrodt	on behalf of Creditor	M&T BANK bkgroup@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor	M&T BANK bkgroup@kmlawgroup.com
Laurence A. Mester	on behalf of Creditor	Capital One Auto Finance lmester@mesterschwartz.com, jschwartz@mesterschwartz.com
Lawrence W. Willis	on behalf of Debtor	Jacqueline Y Wade-Rowe ecf@westernpabankruptcy.com, urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee		ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor	Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor	Peoples Natural Gas Company, LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
S. James Wallace	on behalf of Creditor	Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11